EXHIBIT B

Section 2: Subsidiaries, Affiliates, Company Business

1.0 Parties to the R3001 Agreement

The R3001 Agreement is an agreement between the Allstate Insurance Company and the agent. In addition, the following subsidiaries and affiliates are also parties to the agreement:

Allstate Indemnity Company

Allstate Property and Casualty Insurance Company

Allstate County Mutual Insurance Company (Texas)

Allstate Texas Lloyd's, Inc. (Texas)

Allstate Fire and Casualty Insurance Company

Allstate Vehicle and Property Insurance Company

Allstate Northbrook Indemnity Company

Allstate North American Insurance Company

Allstate Motor Club, Inc.

Castle Key Insurance Company

Castle Key Indemnity Company

Ivantage Select Agency, Inc.

Northeast Agencies, Inc.

American Heritage Life Insurance Company (Allstate Benefits as stated in this Supplement is the marketing name used by American Heritage Life Insurance Company)

2.0 Company Business

In addition to the various insurance lines the agent is permitted to solicit, sell and service while representing the Allstate Insurance Company, the agent is also permitted to sell other products specified by the Company and referred to in the R3001 Agreement as "Company Business". Company Business will include all business written by R3001 Agents through the following companies:

Allstate Indemnity Company

An alternate company to Allstate Insurance Company into which the Risk Management department may place business.

Allstate Property and Casualty Insurance Company

An alternate company to Allstate Insurance Company into which the Risk Management department may place business.

Allstate County Mutual Insurance Company

Substandard automobile business coded to Texas may be underwritten by this company. Allstate County Mutual may also underwrite other personal lines and commercial business.

Section 1: Ivantage

1.0 General

As provided in Section 1.E. of the R3001 Agreement, the Company may provide prior written approval for the Agent/Agency to solicit, sell or service insurance for any other company, agent, or broker. As it relates to property and casualty lines of insurance, the Company has delegated its right to provide prior written approval to Ivantage Select Agency, Inc. (ISA) and Northeast Agencies, Inc. (NEA), affiliates of Allstate Insurance Company, except as noted below, in Section 2 of this Chapter. The primary method by which Ivantage grants prior written approval is by listing approved expanded market programs in the Ivantage Approved Expanded Market Programs exhibit this Supplement. In addition to granting prior written approval to agents, Ivantage acts on behalf of the Company to administer its expanded market programs.

2.0 Overview

Ivantage is an independent general agency that brings expanded market capacity to Allstate Exclusive Agencies.

In situations where an Allstate policy is not available to a customer, Ivantage works with outside carriers and general agencies to help provide R3001 agents with access to products that do not compete with Allstate products.

Products include, but are not limited to:

- Homeowners, Dwelling Fire, Vacant Dwelling
- Manufactured Home
- Excess Liability
- High Value Property
- Mexico Travel Insurance
- Residential Earthquake
- Hurricane Wind
- Classic Car
- All-Terrain Vehicle, Off-Road Vehicle

- Motorcycle
- Boat, Classic Boat, Personal Watercraft
- Comprehensive Personal Liability
- Excess Flood
- Mobile Home
- Pet Health
- Commercial
- Event
- Wind

Note that products are not available in all states.

3.0 Eligibility

An agent's eligibility to write policies for expanded market business continues only while:

- The agent's agreement with Allstate remains in effect;
- Ivantage has an agreement in effect with expanded market carrier or general agency;

SUPPLEMENT FOR THE R3001 AGREEMENT